B1 (Official Form 1)	04/13)											
		United S	States strict (Bankr of Massa	uptcy chusett	Court s				Vol	luntary	Petition
Name of Debtor (if i Reinhold, Mark		er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):		
All Other Names use (include married, ma	d by the Debt den, and trade	or in the last 8 e names):	3 years					used by the I maiden, and			3 years	
Last four digits of So (if more than one, state all)	c. Sec. or Ind	ividual-Taxpa	yer I.D. (ITIN)/Comp	olete EIN	Last for	our digits o	f Soc. Sec. or	Individual-	Taxpayer I.	D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 19 Albano Street Roslindale, MA ZIP Code					Address of	Joint Debtor	(No. and St	reet, City, a	and State):	ZIP Code		
County of Residence or of the Principal Place of Business:				Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:			
Suffolk	. 1		. 11			M '11'	A 11	CI ' D I	/'C 1'CC		. 11	
Mailing Address of I	ebtor (if diffe	erent from stre	et addres	ss):		Mailir	ng Address	of Joint Debt	or (if differe	nt from stre	eet address):	
					ZIP Code	;						ZIP Code
Location of Principal (if different from stre	Assets of Buet address about	siness Debtor ove):										1
	of Debtor	one hov)			f Business	5		•	of Bankrup Petition is Fi			ch
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			 ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other 			s defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Ci of ☐ Ci of	hapter 15 P f a Foreign I hapter 15 P f a Foreign I	Petition for R Main Procee Petition for R Nonmain Pr	eding lecognition
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:			Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			le) zation tates	defined "incurr	are primarily continuity in 11 U.S.C. § are the transfer of th	(Check onsumer debts, 3 101(8) as idual primarily	y for		s are primarily ess debts.
_	Filing Fee (C	Check one box)			one box:		•	ter 11 Debt			
Full Filing Fee attac Filing Fee to be pai attach signed applic debtor is unable to prom 3A. Filing Fee waiver reattach signed applic	I in installments ation for the co- pay fee except is quested (applic	urt's considerati n installments. I able to chapter	on certifyi Rule 1006(7 individua	ng that the b). See Official	Check Check Check B.	Debtor is not if: Debtor's agg are less than all applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (each boxes: no filed with of the plan w	amount subject	defined in 11 to ated debts (exc to adjustment	U.S.C. § 101(cluding debts t on 4/01/16 d	(51D). s owed to insicand every three	ders or affiliates) see years thereafter). editors,
Statistical/Administ ☐ Debtor estimates ☐ Debtor estimates there will be no f	that funds wil that, after any	l be available exempt prop	erty is ex	cluded and a	dministrat		es paid,		THIS	SPACE IS I	FOR COURT	USE ONLY
Estimated Number of 1- 50-49 99	Creditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets		\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
Estimated Liabilities	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

B1 (Official Form 1)(04/13) Page 2

Voluntary	Petition	Name of Debtor(s): Reinhold, Mark G			
(This page mus	t be completed and filed in every case)	Kelillold, Walk G			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	litional sheet)		
Location Where Filed: -	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)		
Name of Debto - None -	r:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	Ext (To be completed if debtor is an individual	nibit B whose debts are primarily consumer debts.)		
forms 10K an pursuant to Se	eted if debtor is required to file periodic reports (e.g., d 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ing relief under chapter 11.)	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Cod			
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Richard N. Gottlieb	March 18, 2015		
		Signature of Attorney for Debtor(s) Richard N. Gottlieb	(Date)		
	Exh	ibit C			
	own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	harm to public health or safety?		
Exhibit II If this is a join	eted by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a set petition: Delta also completed and signed by the joint debtor is attached a	a part of this petition.	separate Exhibit D.)		
	Information Regardin	g the Debtor - Venue			
	(Check any ap Debtor has been domiciled or has had a residence, principal	al place of business, or principal assets			
	days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, ge		•		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	ripal place of business or principal ass in the United States but is a defendant the interests of the parties will be served	ets in the United States in tt in an action or d in regard to the relief		
	Certification by a Debtor Who Reside (Check all appl		ty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)	<u> </u>			
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f				
	Debtor has included with this petition the deposit with the after the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(l)).			

B1 (Official Form 1)(04/13)

Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Mark G Reinhold

Signature of Debtor Mark G Reinhold

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 18, 2015

Date

Signature of Attorney*

X /s/ Richard N. Gottlieb

Signature of Attorney for Debtor(s)

Richard N. Gottlieb 547970

Printed Name of Attorney for Debtor(s)

The Law Offices of Richard N. Gottlieb

Firm Name

11 Beacon Street, Suite 325 Boston, MA 02108

Address

Email: rnglaw@verizon.net

617-742-4491 Fax: 617-742-5188

Telephone Number

March 18, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Reinhold, Mark G

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court District of Massachusetts

In re	Mark G Reinhold		Case No.		
-		Debtor			
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	535,000.00		
B - Personal Property	Yes	3	35,817.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		45,609.86	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		547,454.39	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,760.03
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,175.00
Total Number of Sheets of ALL Schedules		16			
	T	otal Assets	570,817.00		
			Total Liabilities	593,064.25	

United States Bankruptcy Court District of Massachusetts

In re	Mark G Reinhold		Case No.	
		Debtor	CI.	_
			Chapter	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. \S 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	3,760.03
Average Expenses (from Schedule J, Line 22)	6,175.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	3,760.03

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		547,454.39
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		547,454.39

B6A (Official Form 6A) (12/07)

In re	Mark G Reinhold	Case No.
-		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

19 Albano Street, Roslindale, MA 02131	J	-	535,000.00	45,609.86
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **535,000.00** (Total of this page)

Total > **535,000.00**

(Report also on Summary of Schedules)

In re	Mark G Reinhold	Case No.
-		Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash in wallet	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Citizen's Bank checking account ending in 9984	J	1,300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Bedroom sets, living room set	-	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Wife's personal artwork	-	1,000.00
6.	Wearing apparel.	Standard men's wardrobe	-	400.00
7.	Furs and jewelry.	Wedding ring and watch	-	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х		
10.	Annuities. Itemize and name each issuer.	x		

2 continuation sheets attached to the Schedule of Personal Property

5,920.00

Sub-Total >

(Total of this page)

In re	Mark G Reinhold	Case No.
		Cust 1101

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		N.T.		TT 1 1	C WI C
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	S	chwab IRA ending in 4036	-	25,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 25,000.00
			(To	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re	Mark (Reinhol	d
111 10	IVIAIR	2 1761111101	u

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.		"The River Bends", copyrighted screenplay (2013). The screenplay was marketed over the course of two years without receiving any offers for purchase.	-	0.00
			"From the Start", copyrighted screenplay (2013). The screenplay was marketed over the course of one year without receiving any offers for purchase.	-	0.00
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Honda Accord with 91,614 miles	-	4,897.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Sub-Total >

Total >

(Total of this page)

4,897.00

35,817.00

In	re

Mark G Reinhold

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

■ Check if debtor claims a homestead exemption that exceeds

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3) \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 19 Albano Street, Roslindale, MA 02131	Mass. Gen. Laws c.188, § 1	489,390.14	535,000.00
Cash on Hand Cash in wallet	Mass. Gen. Laws c. 235, § 34(15)	20.00	20.00
Checking, Savings, or Other Financial Accounts, Citizen's Bank checking account ending in 9984	<u>Certificates of Deposit</u> Mass. Gen. Laws c. 246, § 28A	1,300.00	1,300.00
Household Goods and Furnishings Bedroom sets, living room set	Mass. Gen. Laws c.235, § 34(2)	3,000.00	3,000.00
Books, Pictures and Other Art Objects; Collectible Wife's personal artwork	<u>s</u> Mass. Gen. Laws c.235, § 34(2)	1,000.00	1,000.00
Wearing Apparel Standard men's wardrobe	Mass. Gen. Laws c.235, § 34(1)	400.00	400.00
Furs and Jewelry Wedding ring and watch	Mass. Gen. Laws c. 235, § 34(18)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension of Schwab IRA ending in 4036	or Profit Sharing Plans Mass. Gen. Laws c. 235, § 34A; Mass. Gen. Laws c. 246, § 28	25,000.00	25,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2005 Honda Accord with 91,614 miles	Mass. Gen. Laws c. 235, § 34(16)	4,897.00	4,897.00

Total: 525,207.14 570,817.00

In re	Mark G Reinhold	Case No.	_
-		,	
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXH_ZGEZ	UZ L	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			19 Albano Street, Roslindale, MA 02131	Т	T E			
Bank of America 692 Depot Street Easton, MA		-	Value \$ 535,000.00		D		25,000.00	0.00
A	H	┢		+		Н	25,000.00	0.00
Account No.			19 Albano Street, Roslindale, MA 02131					
Chase Bank PO Box 15145 AZ1-1191 Wilmington, DE 19850		-						
			Value \$ 535,000.00	1			20,609.86	0.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			(Total of t	Subt			45,609.86	0.00
			(Report on Summary of So		ota ule		45,609.86	0.00

•			
In re	Mark G Reinhold		Case No.
-		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. \S 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to $\$2,775*$ for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. $\$$ 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Mark G Reinhold	C	ase No
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

(See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NGEN	UNL QU L DAT	Į	U T F	AMOUNT OF CLAIM
Account No. Beth Israel Deaconess Medical Center 330 Brookline Avenue			Medical debt	T	T E D	l	4	
Boston, MA 02215								2,916.39
Account No. Beth Mburu C/O Law Offices of John F. Sommerstein 98 N. Washington Street		_	Deposits paid to River Bends Group					
Suite 104 Boston, MA 02114 Account No.			Deposits paid to River Bends Group			Ļ	+	33,000.00
Carlos Castillo 2371 Washington Street Boston, MA 02119		-						25,000.00
Account No. xxxxxxxxxxxx0070 Citibank Citicorp Credit Services/Attn: Centraliz Po Box 790040		_	Opened 6/01/14 Last Active 11/17/14 Credit Card					
Saint Louis, MO 63179			9	Sub	tota	L al	+	1,569.00
2 continuation sheets attached			(Total of t					62,485.39

In re	Mark G Reinhold	Case No.	
•		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITODIC NAME	С	Нι	isband, Wife, Joint, or Community	С	U	ı	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C C N T I N G E N T		- 1	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx8424			Opened 8/01/04 Last Active 12/05/14	Т	I A			
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		-	Credit Card		D	0		4,205.00
Account No.			Deposits paid to River Bends Group	T		1		
Gloria Hendry 346 Bluehill Parkway Milton, MA 02186		-						21,000.00
Account No.		-	Deposits paid to River Bends Group	+		4		21,000.00
Jonathan Lamb C/O Kevin McCaughey, Esq. Ganick, O'Brien and Sarin 161 Granite Ave. Dorchester, MA 02124		-	Deposits paid to rever Berius Group					35,000.00
Account No.			Deposits paid to River Bends Group	T		1		
Karen Brodie 15 Puritan Avenue Dorchester, MA 02121		-						150,000.00
Account No. xxxxxxx1085	T	T	Opened 10/01/10	\dagger	t	†		
Nstar Electric 1 Nstar Way Westwood, MA 02090		_	Agriculture					764.00
Sheet no1 of _2 sheets attached to Schedule of				Sub	otot	al		210.060.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)	210,969.00

In re	Mark G Reinhold	Case No	_
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBT	H W	DATE CLAIM WAS INCURRED AND	CONT	L	SPUTE	
AND ACCOUNT NUMBER	B T	J	CONSIDERATION FOR CLAIM. IF CLAIM	1	Q U	U T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	NGEN	D A	E D	
Account No.	┢		Deposits paid to River Bends Group	∀	ΙT		
	ł				Ė D		
Robert Walsh							
532 Adams Street		-					
Milton, MA 02186							
							10,000.00
Account No.			Deposits paid to River Bends Group				
	1						
Teresa Wang and Daniel Qui							
C/O Ryan Ciporkin, Esq.		-					
Lawson & Weitzen, LLP							
88 Black Falcon Avenue							
Boston, MA 02127							199,000.00
Account No.			Deposits paid to River Bends Group				
Zainal and Reiza Mahmoud							
C/O David M. Click, Esq. 35 Braintree Hill Office Park		-					
Suite 201							
Braintree, MA 02184							65 000 00
							65,000.00
Account No.							
Account No.	Ͱ	-		+			
Account No.	ł						
Sheet no. 2 of 2 sheets attached to Schedule of		_	1	Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				274,000.00
Creations froming Onsecuted Nonphority Claims			(Total of t				
					ota		547,454.39
			(Report on Summary of So	chec	lule	s)	347,454.39

In re	Mark G Reinhold	Case No.	
_		, Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re	Mark G Reinhold	Case No.	
_		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Jane Smaldone 19 Albano Street Roslindale, MA 02131 Spouse Citi Credit Services Attn: Centralized Bankruptcy PO Box 790040 Saint Louis, MO 63179 Account Ending in 0070

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Fill in this information t	o identify your case:	
Debtor 1	Mark G Reinhold	
Debtor 2 (Spouse, if filing)		
United States Bankrup	tcy Court for the: DISTRICT OF MASSACHUSETTS	
Case number (If known)		Check if this is: ☐ An amended filing ☐ A supplement showing post-petition chapter
Official Form	B 6I	 13 income as of the following date:

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Describe Employment Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information. ■ Employed ■ Employed If you have more than one job, **Employment status** attach a separate page with ☐ Not employed ■ Not employed information about additional employers. **Driver (Independent** Artist Occupation Contractor) Include part-time, seasonal, or self-employed work. Employer's name **Uber Technologies** Self Employed Occupation may include student **Employer's address** or homemaker, if it applies. 1455 Market Street 19 Albano Street San Francisco, CA 94103 Roslindale, MA 02131 How long employed there? 6 months

Part 2: Give Details About Monthly Income

Calculate gross Income. Add line 2 + line 3.

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$
3. Estimate and list monthly overtime pay.

3. +\$

		For Debtor 1		btor 2 or ng spouse
2.	\$	0.00	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	0.00	\$	0.00

Case number (if known)

5. L	ору					non-f	iling spouse
5		line 4 here	4.	\$	0.00	\$	0.00
	ist a	II payroll deductions:					
	a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	0.00
	b.	Mandatory contributions for retirement plans	5b.	\$ <u> </u>	0.00	\$ <u> </u>	0.00
	C.	Voluntary contributions for retirement plans	5c.	\$ <u> </u>	0.00	\$ <u> </u>	0.00
	d.	Required repayments of retirement fund loans	5d.	\$ <u> </u>	0.00	ф <u> —</u>	0.00
	e. ,	Insurance	5e.	\$ <u> </u>	0.00	\$	0.00
5		Domestic support obligations	5f.	\$ <u> </u>	0.00	\$ <u> </u>	0.00
	g.	Union dues	5g.	\$	0.00		0.00
	h.	Other deductions. Specify:	_ 5h.+		0.00	+ \$	0.00
		he payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	0.00
7. C	alcu	late total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	0.00
	ist a a.	Il other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	3,388.50	\$	371.53
8	b.	Interest and dividends	8b.	\$	0.00	\$	0.00
8	C.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ \$	0.00	\$	0.00
8	d.	Unemployment compensation	8d.	<u>\$</u> —	0.00	\$	0.00
	е.	Social Security	8e.	<u>\$</u> —	0.00	\$	0.00
8	f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$	0.00
8	g.	Pension or retirement income	8g.	\$	0.00	\$	0.00
8	h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	0.00
9. A	dd a	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	3,388.50	\$	371.53
		rlate monthly income. Add line 7 + line 9. The entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	3	÷,388.50 + \$_	37	1.53 = \$ 3,760.03
Ir o D	clud ther	all other regular contributions to the expenses that you list in Schedule le contributions from an unmarried partner, members of your household, your friends or relatives. It include any amounts already included in lines 2-10 or amounts that are not a fy:	depend		,	•	hedule J. 11. +\$0.00
V		the amount in the last column of line 10 to the amount in line 11. The result that amount on the Summary of Schedules and Statistical Summary of Certains					12. \$ 3,760.03 Combined
13. D	0 V	ou expect an increase or decrease within the year after you file this form?	?				monthly income
	- , . ■	No.					
_	- 1	Yes. Explain:					

E:III-	in this i nforms	ation to identify	our ogge:					
		ation to identify yo						
Debt	tor 1	Mark G Rein	hold				eck if this is:	
							An amended filing	
Debt (Spo	tor 2 buse, if filing)						A supplement show 13 expenses as of	ving post-petition chapter the following date:
Unite	ed States Bankı	ruptcy Court for the	: DISTRI	CT OF MASSACHUSETT	s		MM / DD / YYYY	
	e number						A separate filing for	r Debtor 2 because Debtor
	nown)						2 maintains a sepa	
Of	ficial Fo	orm B 6J						
Sc	chedule	J: Your	<u> </u>	nses				12/13
Be a	as complete ormation. If m	and accurate as	possible.	If two married people and the control of the contro				
Part 1.	t 1: Desci	ribe Your House	hold					
١.	No. Go to							
			in a separ	ate household?				
	33. 233		ч оорч					
		-	st file a sep	parate Schedule J.				
2.	Do you hav	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state	the			_			□ No
	dependents'	names.			Daughter		19	Yes
								□ No
					-			☐ Yes
								□ No
								☐ Yes
								□ No
_	_				-			☐ Yes
3.	expenses o	penses include of people other t d your depende	han 👝	No Yes				
	imate your ex		our bankrı	uptcy filing date unless y				
•	licable date.		Jankruptc	y is filed. If this is a supp	olemental S <i>chedule</i> J	, check i	the box at the top o	r the form and fill in the
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i> \			Your expe	enses
		,					•	
4.		or home owners and any rent for th		ses for your residence. I r lot.	nclude first mortgage	4.	\$	1,041.00
	If not include	ded in line 4:						
		estate taxes				4a.		234.00
	4b. Prope	erty, homeowner's	s, or renter	's insurance		4b.		0.00
				ipkeep expenses		4c.		165.00
_		eowner's associat				4d.	\$	0.00
5.	Additional i	mortgage payme	ents for vo	our residence, such as ho	me equity loans	5.	\$	52 00

Debtor 1	Mark G Reinhold	Case num	ber (if known)	
1 14:11	lion:		_	
6. Utili 6a.	ties: Electricity, heat, natural gas	6a.	\$	53.00
6b.	Water, sewer, garbage collection	6b.		78.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	293.00
6d.	Other. Specify: Heating Oil	6d.	\$	<u>293.00</u> 300.00
	d and housekeeping supplies	— od. 7.	\$	
	dcare and children's education costs	7. 8.	\$	450.00
	hing, laundry, and dry cleaning	9.	\$	1,750.00
	sonal care products and services	9. 10.	\$	50.00
	ical and dental expenses	11.		50.00
	•	11.	Ф	200.00
	sportation. Include gas, maintenance, bus or train fare.	12.	\$	190.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
	ritable contributions and religious donations	14.	· -	10.00
. Insu	•		<u> </u>	10.00
	not include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	145.00
15b.	Health insurance	15b.	\$	812.00
15c.	Vehicle insurance	15c.	\$	202.00
15d.	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Spe		16.	\$	0.00
. Inst	allment or lease payments:			
17a.	Car payments for Vehicle 1	17a.	\$	0.00
17b.	Car payments for Vehicle 2	17b.	\$	0.00
17c.	Other. Specify:	17c.	\$	0.00
17d.	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as		•	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	·	0.00
	er payments you make to support others who do not live with you.		\$	0.00
Spe		<u> </u>		
	er real property expenses not included in lines 4 or 5 of this form or on Sche			0.00
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	·	0.00
	Property, homeowner's, or renter's insurance	20c.		0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.		0.00
. Oth	er: Specify:	21.	+\$	0.00
. You	r monthly expenses. Add lines 4 through 21.	22.	\$	6,175.00
	result is your monthly expenses.		· —	
	sulate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,760.03
23b.	Copy your monthly expenses from line 22 above.	23b.	-\$	6,175.00
23c.	Subtract your monthly expenses from your monthly income.		6	2 44 4 07
	The result is your monthly net income.	23c.	\$	-2,414.97
For e	rou expect an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect your fication to the terms of your mortgage?			or decrease because of a
	0.			
·				
Expl				

United States Bankruptcy Court District of Massachusetts

In re	Mark G Reinhold			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION (CONCERN	IING DEBTOR'S S	CHEDUL	ES
	DECLARATION UNDER	PENALTY (OF PERJURY BY INDIV	VIDUAL DE	BTOR
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of				
Date	March 18, 2015	Signature	/s/ Mark G Reinhold		
			Mark G Reinhold		_
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court District of Massachusetts

		District of Massachusetts			
In re	Mark G Reinhold		Case No.		
		Debtor(s)	Chapter	7	
		STATEMENT OF FINANCIAL A	FFAIRS		
ot a join proprieto ctivities name and	uses is combined. If the case is filed nt petition is filed, unless the spouse or, partner, family farmer, or self-en- s as well as the individual's personal	by every debtor. Spouses filing a joint petition munder chapter 12 or chapter 13, a married debtor are separated and a joint petition is not filed. A ployed professional, should provide the informat affairs. To indicate payments, transfers and the trdian, such as "A.B., a minor child, by John Doe	r must furnish informa n individual debtor en tion requested on this like to minor children	ation for both spouses gaged in business as a statement concerning , state the child's initia	whether or a sole all such als and the
	is 19 - 25. If the answer to an appl	ed by all debtors. Debtors that are or have been in icable question is "None," mark the box labeled the properly identified with the case name, case in	ed "None." If addition	nal space is needed fo	or the answer
		DEFINITIONS			
he follow ther that or the p	" for the purpose of this form if the wing: an officer, director, managing n a limited partner, of a partnership	ness" for the purpose of this form if the debtor is debtor is or has been, within six years immediate executive, or owner of 5 percent or more of the a sole proprietor or self-employed full-time or pages in a trade, business, or other activity, other	ly preceding the filing voting or equity secur part-time. An individua	g of this bankruptcy ca ities of a corporation; al debtor also may be	ase, any of a partner, "in business"
	ions of which the debtor is an office	des but is not limited to: relatives of the debtor; gr, director, or person in control; officers, director iders of such affiliates; and any managing agent	s, and any persons in	control of a corporate	
	1. Income from employment or	operation of business			
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
	AMOUNT	SOURCE			
	\$16,497.00 \$21,010.00	2013 AGI from Federal Tax Return			
	\$21,010.00	2012 AGI from Federal Tax Return			
	2 Income other than from any	playment or aparation of hyginess			

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

filed.)

2

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Mahmood et al. v. Reinhold et al., Civil Action No, SUCV2014-02626	NATURE OF PROCEEDING Civil Action	COURT OR AGENCY AND LOCATION Suffolk Superior Court, 3 Pemberton Square #13, Boston, MA 02108	STATUS OR DISPOSITION Judgment for plaintiffs
Robert Walsh v. Mark Reinhold as office of or agent for River Bends Real Estate Group, LLC, Docket Number 1456SC003328	Small Claims Action	Quincy District Court, One Dennis Ryan Parkway, Quincy, MA 02169	Default judgment
Teresa Wang and Daniel Qiu v Michael D. Scott	Civil Action	Suffolk Superior Court 3 Pemberton	

Teresa Wang and Daniel Qiu v. Michael D. Scott, Civil Action Suffolk Superior Court, 3 Pemberton et al. Civil Number: 13-04251. Square #13, Boston, MA 02108

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

GOVERNMENTAL ONLY NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **vears** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **vears** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

NATURE OF BUSINESS **ENDING DATES**

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED B7 (Official Form 7) (04/13)

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Q

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 18, 2015 Signature /s/ Mark G Reinhold Mark G Reinhold
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court District of Massachusetts

		District of M	lassacnusetts	
In re	Mark G Reinhold			Case No.
		D	ebtor(s)	Chapter 7
	CHAPTER	7 INDIVIDUAL DEBTO	R'S STATEM	IENT OF INTENTION
PART	Γ Δ - Debts secured by prope	erty of the estate (Part A m	ust be fully co	mpleted for EACH debt which is secured by
1 /11()		ach additional pages if neces		impleted for Executed by
Prope	rty No. 1			
Credi -NON	tor's Name: E-		Describe Prop	erty Securing Debt:
	rty will be (check one): 1 Surrendered	☐ Retained		
	ining the property, I intend to (all Redeem the property) I Reaffirm the debt	check at least one):		
	Other. Explain	(for example, avoi	id lien using 11	U.S.C. § 522(f)).
	rty is (check one): I Claimed as Exempt		☐ Not claimed	as exempt
	B - Personal property subject t additional pages if necessary.)	o unexpired leases. (All three	columns of Part	B must be completed for each unexpired lease.
Prope	rty No. 1			
_	r's Name: E-	Describe Leased Pro	perty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

/s/ Mark G Reinhold

Mark G Reinhold

Debtor

Signature

Date March 18, 2015

UNITED STATES BANKRUPTCY COURT DISTRICT OF MASSACHUSETTS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court District of Massachusetts

In re Mark G Reinhold		Case No.	
	Debtor(s)	Chapter	7
		CONSUMER DEBTO KRUPTCY CODE	PR(S)
I (We), the debtor(s), affirm that I (we) ha	Certification of Devereceived and read the		d by § 342(b) of the Bankruptcy
Mark G Reinhold	X /s/ N	Mark G Reinhold	March 18, 2015
Printed Name(s) of Debtor(s)	Sign	nature of Debtor	Date
Case No. (if known)	X		
	Sign	nature of Joint Debtor (if ar	ny) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court District of Massachusetts

In re	Mark G Reinhold	Case No.						
		Debtor(s)	Chapter	7				
	VERIFICATION OF CREDITOR MATRIX							
Γhe abo	ove-named Debtor hereby verifies	s that the attached list of creditors is true and co	orrect to the best	of his/her knowledge.				
Date:	March 18, 2015	/s/ Mark G Reinhold						
		Mark G Reinhold						
		Signature of Debtor						

Bank of America 692 Depot Street Easton, MA

Beth Israel Deaconess Medical Center 330 Brookline Avenue Boston, MA 02215

Beth Mburu C/O Law Offices of John F. Sommerstein 98 N. Washington Street Suite 104 Boston, MA 02114

Carlos Castillo 2371 Washington Street Boston, MA 02119

Chase Bank PO Box 15145 AZ1-1191 Wilmington, DE 19850

Citibank Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Gloria Hendry 346 Bluehill Parkway Milton, MA 02186

Gragil Associates 29 Winter Street Pembroke, MA 02359

Jane Smaldone 19 Albano Street Roslindale, MA 02131

Johnathan Lamb 8 Victoria Road Boston, MA 02125

Jonathan Lamb C/O Kevin McCaughey, Esq. Ganick, O'Brien and Sarin 161 Granite Ave. Dorchester, MA 02124 Karen Brodie 15 Puritan Avenue Dorchester, MA 02121

Nstar Electric 1 Nstar Way Westwood, MA 02090

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